IMPROVE THE OLD FARMS.

Essay on the Subject by Major Howard Swineford.

REPORT TO TUCKAHOE FARMERS' CLUB.

Papers Read Before the Meeting at "Bloom ingdale"-Best and Cheapest Method of Improving Worn-Out Land.

The following is an essay read by Major Swineford at the meeting of the Tuckahoe Farmers' Club at Bloomingdale last Thursday on the subject:

"The best and cheapest method of improv. ing worn-out lands?"

To the practical farmer there is no more interesting or important subject than the best method of restoring worn-out lands. The fact that they are worn out implies that they were once fertile and producing crops. Such lands are worthy the attention of the farmer,

lands are worthy the attention of the farmer, and are more easily brought back to their former value and fertility than to cultivate lands naturally poor and which require building up and constant feeding.

While these lands may seem too poor to grow even a crop of stunted weeds, yet there are elements in the soil which are ready to do good service when permitted to do so. For instance, as long as the seed lies dormant in the land you cannot kill it, but make the soil mellow by turning it up for the action of the life-giving sun, air and showers, then notice, if you will, the germination of millions of weed seeds.

This vital help of nature's ever ready laboratory is what every farmer has wheu building up the waste places. The first growth of volunteer vegetation may not be strong, but the turning of this small crop of weeds will furnish more strength to each successive crop. If this be repeated a number of times, the land will at last have received sufficient substance to furnish food for other crops. This is, however, a slow process, but within the reach of all, for the thorough breaking up of the soil is all that is needed—nature does the rest.

AN EXPENSIVE PROCESS. The application of manures and fertilizers of various kinds in large quantities is a more speedy process, but also an expensive one, and while it may be the best for the aggressive farmer, it is not the cheapest, and this is one of the points asked after in our subject, and one of immense importance to the average farmer.

and one of immense importance to the average farmer.

The practice of growing crops for the purpose of plowing them under to fertilize the soil is one that, in my opinion, has a very much greater advantage than any other, and there is no better way of cheaply improving it than this. To procure a sufficient supply of manure is at the best a very costly process, but a crop that may be easily grown in a few months and then turned under may furnish to the soil as much fertilizing matter as eight or ten tons of manure per acre, and this process may be repeated several times in one year.

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Manuring with green crops is not only the most economical, but to most lands one of the surest and most speedy means of improving the texture and fertilizing properties of the soil. Besides furnishing plant food the soil is made more mellow and better fitted for producing other crops. Various crops are used for this purpose some, of course, are more valuable than others. If we may be permitted to place two at the head of the list as most valuable, we would name red clover and the cow pea, the former for general use and the latter as best suited to this locality. Among the numerous other crops used for this purpose are buckwheat, rye, cats, corn and millet.

The Hon. George Geddes, well known

Among the numerous other crops used for this purpose are buckwheat, rye, coats, corn and millet.

The Hon. George Geddes, well known throughout the United States as a practical and scientific farmer, says of the clover: "If our soils require improving, we turn the clover crop under and repeat the operation until there is sufficient fertility to allow us to carry the clover off. The oftener we can fill the soil with roots and then plow them under and thus allow them to rot, the sooner do we expect to get our land in condition to bear a crop of grain. A very considerable part of the cultivated land in Central and Western New York has never had any other manuring than this clover and gypsum, and its fertility is not diminishing." He states that he had a field which for seventy-four years had been manured with nothing except clover grown upon it and plowed in, and that this field had produced wheat, corn, cats, barley and grass. The clover thus used had for fifty years been regularly treated with gypsum, and that the land was constantly increasing in fertility.

DR. POLLARD'S PLAN.

DR. POLLARD'S PLAN. Our own Dr. Pollard, late Commissioner of Agriculture, gives the following directions for improving partially-exhausted lands in the Southern States by the use of vegetable

manures:

"It may be said that a considerable portion of our lands are too poor to produce clover or even a crop of peas. Then let 200 pounds of ground South Carolina phosphate and 300 pounds of kainite (Dr. Ravanel's ash element) be applied to the land and peas seeded; when grown turn these peas under and sow clover with wheat or oats, if thought best, and we shall be apt to get a stand of clover, particularly if the land be limed after the peas are turned under. But if the farmer cannot get the 'ash element' let him sow peas or rye early in the fall, or oats early in the spring, turn them under in June, then sow peas and then clover."

carry in the fail, or cast early in the springturn them under in June, then sow peas and
then clover."

This brings me to my own experience of
the past four years in bringing to a
grass-producing point a farm on
which bushes and broom-straw reignod
supreme. The plan most successful
has been to sow rye during the month of
October, applying 250 pounds of fertilizer
per acre. The following spring, when the rye
is in blossom, plow it down and sow peas on
this fallow, applying 800 pounds per acre of a
fertilizer that will produce a quick and rank
growth of vines; this is the point at which the
money expended for fortilizers yields the
largest returns; the broad, rough leaves of
the pea extract from the atmosphere vast
quantities of nitrogen which is soon to furnish
the plants of the coming crop with food.
(This is the only way I have been able to
secure a portion of the millions of tons of fertilizing elements which our good president in
his lecture on the "Chemistry of the Farm."
answered us in the air about us.) By the aid of
chains attached to the plows these vines were
safely buried under the surface, and after an
upplication of fifty bushels of lime per acre to
deconnose the green crops now in the soil,
the surface is well harrowed and sown to winter oats and grass. Suffice it to say that I
have not failed with this treatment to have a
good crop of both grain and grass which have
paid me for all previous expenditures while
improving the land, besides having a well set
crop of clover, ready as a fertilizing crop for
any other.

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method of improving our worn-out lands.

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Before closing this article I desire to give more than a passing notice to what I censider the most important factor in the restoration of wormout lands. I refer to the cow or field-pea. It thrives upon land too poor to grew clover. It produces a heavy and rich crop in a shorter period than any vegetable fertilizer. Two crops can be produced on the same ground in one year. It leaves the soil in the very best condition for a succeeding grain crop. It is so rapid in its growth and perfection as to make an intervening manurial crop between grain cut in the spring and grain sown in the fall. It feeds lightly upon the soil, but extracts from the atmosphere the particular elements necessary to a grain crop, and puts back largely into the soil these very elements. THE COW-PEA.

and puts back largely into the soil these very elements.

Is there anything in field culture that will likely call out more quickly our admiration than a large field of this plant with its apparently solid mass of green foliage, from which spring millions of finger-like pods in all stages of growth, as many tendrils reaching after a support, while the myriads of bees enliven the scene by flying among the sweet purple blossoms which appear at the top of the plant? So wonderful and enchanting is such a scene that I cannot forbear to relate the impressions made on one of our best men when taken to one of the largest fields of our favorite, last September, and while taking in the view I have just described, involuntarily exclaimed: "O Lord, how manifold with works in wisdom hast thou made them all; the earth is full of thy riches."

farm where the last meeting was held, which is read at the next meeting. The following was submitted by Mr. M. A. Cogbill, when the club met at "Bloomingdale:"

The club held its September meeting at the farm of Major Howard Swineford, situated in the county of Chesterfield, on the Atlantic Coast Line, near Drewry's Bluff, about seven miles south of Richmond. Its name, "Shady Springs," was no doubt suggested by the many springs to be found here and there over the farm underneath clusters of shady trees. The dwelling house, located on a lovely hill, can be seen from the railroad, about a half of a mile distant. It is a two-story building of Swiss architecture and has large, convenient and comfortable rooms.

The hill upon which the house stands slopes gradually until it reaches several shady springs within a stone's throw of the dwelling.

The grassy plateau on the top of the hill, The grassy plateau on the top of the hill, the large grove on its sloping sides, the beautiful and artistic walk and carriage-ways encircling the rolling green, the clear, cool springs just below the running stream at the foot of the hill, hurrying by on its way to the river, give you ar imperfect picture of the landscape that daily presents itself to the dwellers at "Shady Springs."

Not content, however, with these natural advantages, Major Swineford, by a hydraulic ram in one of the springs, forces a continuous stream of pure water into all the rooms of his dwelling house and kitchen.

THE OUT-HOUSES.

dwelling house and kitchen.

THE OUT-HOURES.

Turning now to the other houses on the farm we find two smaller dwellings for white laborers and their families; also good jhouses for the other farm hands, a magnificent octagonal barn, a large hay shed, a wagon shed, an implement and tool shed, a work-house, and various other houses for stock, &c.

These buildings are well mainted or limewashed. The barn is three stories high, having a hip roof covered with slate, and is adorned by a handsome cupols, which furnishes light and ventilation for the two upper stories of the building.

In the first story, which is made of brick, the horses, mules, and cows are kept, and the most improved fixtures and labor-saving machinery are employed in providing them with food and water, and in keeping them clean and well supplied with pure air. The second and third stories are used for hay, corn, oats and straw.

We saw there 100 tons of hay, this year's cutting, and also a large crop of winter oats just threshed. The farm contains 350 acres are cleared and in cultivation, and the residue is in woods of oak, pine, maple and poplar.

The farm is enclosed by a good fence of oak boards nailed to large cedar pasts. The fences around the farm, as well as the many cross fences, are all whitewashed.

Nothing adds to the attractions of the farm more than the painted out-houses and the whitewashed fences, Surely in this respect every member of the Tuckahoe Club can follow Major Swineford's example, and in so doing he can at a small cost preserve his buildings and fences, and at the same time give a cheerful appearance to his farm. ance to his farm.

THE ORCHARD.

THE ORCHARD.

THE ORCHARD.

The orchard contains forty-five acres; one-half of it is set in apple trees and in the other half can be found 1,000 peach trees, 1,000 pear trees, 1,000 pear trees, 1,000 pear trees, and a goodly number of quince trees, all of the best varieties. The whole orchard was set out by the present owner within the past five years. Five acres are in grape vines of the latest and most improved kinds.

This year's crop was abundant and was readily sold at paying prices in the Richmond market. There was no other fruit of consequence on account of the cold spells in February and March, which killed the fruit throughout the country. One hundred and twenty-five acres of land in luxuriant orchard grass and clover show the thrift of the farmer and the fertility of the soil; one hundred tons of hay in the burn from the first mowing, and a heavy second crop ready to cut is not a bad exhibit for a Chesterfield farmer. Twenty-live acres in corn, twenty-five acres in pears for fallow, three acres in cucumbers, two acres in pumpkins and Hubbard's squash, several acres in beets, a large turnip patch, and a garden of vegetables for winter use represent the other crops on the farm inspected by the club.

THE STOCK.

THE STOCK.

The stock was in good condition, and consisted of ten cows, ten or twelve heifers and yearlings, a fine Jersey bull, thirty hogs, numerous pigs, fifty sheep, two horses and six mules. These animals were all of improved breeds, and showed that they were well cared for.

breeds, and showed that they were well cared for.

Nothing can give a better idea of the system and good management of Major Swineford in his farming operations than for one to stand in his large barn-yard, which commands a full view of the farm, and to look upon the surrounding fields covered with clover and grass and enclosed with neat whitewashed fences, with here and there a large compost of manure for future use, and then to turn the eye to the barn, well filled with grain and hay, to the cattle, all fed, under cover, with food cut by machinery and conveyed to the stall of each and there deposited, and there to see the doors opening and the thirsty stock coming out to drink from a trough holding 800 gallons lof fresh water, and over overflewing because supplied with water from the springs several hundred yards and ever overflowing because supplied with water from the springs several hundred yards distant by means of iron pipes leading there-

No need for artesian wells here! No better No need for artesian wells here! No better management than this! Five years ago this farm was covered with bushes, briars and broom-straw, having nothing attractive except its beautiful location and its shady springs. By energy and good indgment Major Swineford has transformed this wornout and desolate place and made it one of the handsomest and most productive farms in the world.

Struggling up Life's Rugged Hill

Struggling up Life's Rugged Hill
With youth, vigor, ambition and an indomitable
will to help us, is no such grievous maiter, but
tottering down again, afflicted by the allinents
which baset old age—our backs bent with lumbage, our elastic nuncles and joints suff and
painful, is a woeful piece of business. For the
infirmities which the decline of life too often
brings, Hostetter's Stomach Buters is a beneficent source of rehet, a mitigating solace always to be depended upon. No regulating tenic
evolved by botanic medical discovery is so well
calculated, so thoroughly able, but without undue stimulative effect, to help the aged, the
delicate and the convaincent—to resuscitate
the vitality of a frame which time and physical
decline have impaired as this. Kidney and
bladder, weakness and disorder, costiveness,
mainrial complaints, dyspeppia and rheumatism
are among the bodily afflictions which this
sterling recuperant and regulator overcomes.

Symptoms Moisture: intense itching and stinging; most at night; worse by scratching. If allowed to continue tumors form, which often bleed and ulcerate, becoming very sore. Swayne's continent stops the itching and bleeding, heals ulceration, and in most cases removes the tumors. At druggists, or by mail, for 50 the tumors. At druggists, or by mail, cents. Dr. Swayne & Son. Philadelphia.

The Richmond Photograph Gallery—827% Broad street—is ten years old, and has made more pictures in that time than any other gallery in Richmond. It guarantees to give as good work for \$1,50 per dozen (cabinet size) as any high price gallery in the city.

Simeny apply "Swarnes Omiment." No in-ternal medicine required. Cures tetter, eczona, itch, all eruptions on the face, hands, nose, do, leaving the skin clear, white, and healthy. Its great healing and curative powers are possessed whom other remedy. Ask your druggist for Swarne's Ointment. We Challenge

any man, woman or child who is affected with Constipation. Dyspejsia, Headache or Torpid Liver to prove that a few doses of Simmons Liver legulator will not relieve them. It never fails, and is so pure, so sure, so harmless that an infant can take it and never have a second spell of colic. An adult can take it, keep the bowels regular, and secure health.

HICKOK'S NO. 1, H D., C., FIG. AND CAROLINE SUN-CURED ARE PURE, CLEAN AND CHOICE SUN-CURED TORACCOS. TRY THEM.

Don't Fall to Take

In time for coughs, colds, croup, consumption bronchitis, hoarseness, and all throat and lang troubles, that old-fashioned remedy, Dr. David's Cough Syrup, of pure pine tar, horehound and wild cherry.

Children Cry for Pitcher's Castoria.

Simmons Liver Regulator has never failed to relieve Constipation of the Bowels.

It is the custom with Tuckahoe Club for one of the members to prepare a report on the THEM.

HICKOR'S NO. 1. H. D. C., FIG. AND CAROLINE SUN-CURED ARE PURE, CLEAN AND CHOICE SUN-CURED TOBACCOS. TRY

You are Invited to Come and Inspect Our Immense Stock of Everything New and Beautiful in

DRY GOODS.

WE SIMPLY NOTE A FEW SPECIAL FEATURES OF ATTRACTION.

LACES are in unusual request this season, and to meet the increased demand we offer a superb stock of BLACK CHANTILLY LACE-10, 15 and 18 inches wide,

Splendid line of DRAPERY NETS in all the new evening effects. Choice selection of EMBROIDERIES of all descriptions. New lot of UNLAUNDRIED INITIAL HANDKERCHIEFS.

The largest import order of the best KID GLOVES made, in all the new Spring Colorings. The coolest and most serviceable fabric for this season's Dress is one of our confined brands of BLACK GRENADINE, from \$1 to \$3,50 per yard.

BLACK CANTON CREPE. BLACK CREPE DE CHINE. BLACK CRYSTALLETTE. BLACK HERNONNIE.

H. S. NUN'S-VEILING for VEILS and DRESSES.

BLACK GLORIA.
FRENCH ORGANDIES in Black, White and Colors.

SCOTCH and FRENCH GINGHAMS.
PRINTED NAINSOOKS—delightful for Summer Dresses.

Special Bargains to Hotel, Springs and Boarding-Housekeepers in LINENS, DAMASKS NAPKINS, TOWELS, LINEN SHEETS, P. C. LINEN and H. S. LINEN of our own importation. Also a splendid stock of TOILET and DOMESTIC QUILTS.

Extraordinary Value in WHITE JAPANESE SILK

at 75c. per yard. This silk we consider cheap at \$1 per yard.

Land and Improvement Co. DURHAM, N. C.

J.S.CARR, A.B.ANDREWS, R.H.WRIGHT,

A MOST LIBERAL and REMARKABLE ANNOUNCEMENT.

The "Consolidated" Controls

LOTS 50 BY 140 FEET. The Lots are well located and are situated upon

Streets 60 Feet Wide with a Rear Alley of 20 Feet. The location is admirable for Stores, Restaurants and Dwellings. Persons desiring to "buy or build," in order to educate their boys can do no better than buy one or more of these lots.

IT IS THE PURPOSE OF THE CONSOLIDATED TO OFFER, for the present only.

800 OF THESE LOTS, and to guarantee that when the 800 Lots are sold, to erect upon some suitable portion of the property, sufficiently far removed from the residential portion, one modernly-built, well-equipped Cotton Factory, to cost \$190,000, and to supply the Cotton Factory with a CASH WORKING CAPITAL of \$25,000, making total outlay for

COTTON FACTORY, \$125,000

KNITTING MILL,

\$200,000 IN IMPROVEMENTS

TO EVERY PURCHASER

of \$400 of this magnificent property, the "CONSOLIDATED" will FIVE SHARES, PAR VALUE \$45 PER SHARE, . FIVE SHARES, And non-assessable in the Cotton Factory, and
full paid and non-assessable in the Knitting Mill,

\$200

Making a return to each Purchaser of \$400 of the Property, of \$200, well invested in Good Industrial Enterprises.

For every dollar invested in West End Town Lots, adjoining the Trinity College property, the purchaser realizes 50 per cent. In First-Class Industrial Enterprises, which will enhance the value of his investment.

The "CONSOLIDATED" confidently believes that the above is the most liberal and at the same time the most legitimate offer that has come before the public. In fact the offer is so liberal that we do not beginte to say that in our opinion, the opportunity will be promptly taken advantage of by those who have been waiting for the BEST, or persons desiring to secure first-class educational advantages for their Boys, on the most

advantageous terms.

Maps showing the property and Price List of the lots cheerfully furnished on application to R. H. WRIGHT, Secretary, DURHAM, N. C.

REMEMBER
shi shares of Stock in two well Equipped Industrial that every purchase of \$400 carries eight at Enterprises par value of \$200. A POINTER. In buying a lot you are also making an Investment, the Dividends upon which will most likely aid materially to educate your boys.

The building of two large Industries upon the Property, and the completion of Trinity College ought largely to enhance the value of the lots.

A SUGGESTION.

Now is the time to purchase. The lots may all be gone if you wait, and you will miss

feb27,28,mh1.8.4.5,5.7.5,10,11,12.t30teodW18t,nr

DR. E. C. WEST'S Nerve and Brain Treatment.

Specific for Hysteria, Dizziness, Fits, Neuralia, Wakefulness, Mental Depression, Softening Specific for Hysteria, Dizziness, Fits, Neura-ica, Wakefulness, Mental Depression, Softening of the Brain, resulting in insanity and leading to misery, decay and ileath, Premature Old Age, Barrenness, Loss of Fower in either sex, invol-nitary Losses, caused by over-exertion of the brain or over-indulgence. Each box contains one mouth's treatment. Stabox, or six boxes for \$5, sent by mail prepaid. With each order for six boxes will send purchaser guarantee for refund money if the treatment falls to cure. Guarantee issued and genuine sold only by

E. P. REEVE & CO., DRUGGISTS AND SEEDMEN. No. 602 East Marshall street, Richmond, Va. []a22-tu.th&sa.ty]

"A WORD TO THE WISE." You know the rest. Well, that's just what HOFFMAN'S HEAD-ACHE POWDERS are

for LA GRIPPE. IP NOT, CALL AND HAVE A COMFORTABLE

PAIR OF Spectacles or Eye-glasses



Examinations Free of Charge. REMOVED TO 912 Main Street.



INSURANCE STATEMENT.

A NNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE sist DAY OF DECEMBER A NSO, of the actual condition of the Harrond Fine Insurance Company, organized under the laws of the State of Connecticut, made to the Auditor of Public Accounts for the Commonwealth of Virginia, pursuant to sections 1280 and 1281, Code 1887, regulating the reports of insurance companies. of virginia, parents of the company in full, Hartford Fire Insusance Company.

Name of company in full, Hartford Fire Insusance Company.

Home or principal office of said company Hartford, Conn.

Character of the company whether fire, fire and marine, or Marine insurance company, Fire.

President, George L. Chase.

Secretery, P. C. Royce.

Organized and incorporated, May. 1810.

Commenced business Arguer, 1810.

Name of the Attorney in Virginia, J. B. Moore, Richmond, Va.

L CAPITAL. The amount of subscribed capital stock of such corporation. #1.250.00 a
The amount of said capital stock paid up in cash 1.250.00 a

II. ASSETS. The assets of said company, and a detailed statement of how and in what the same are invested. Value of the real estate owned by the company, less \$ the amount of incumbrance thereon.

Loans on bond and mortgage (duly recorded and being first liens on the fee simple) upon which not more than one year's interest is due.

Interest due on all said bond and mortgage loans, \$19.373.23; interest accrued thereon Value of lands mortgaged, exclusive of buildings and perishable improvements.

Value of buildings mortgaged (insured for \$877,923 as collateral).

2,008,325 00

Account of stocks, bonds and treasury notes of the United States, and of this State and other States, and also of stocks and bends of incorporated cities in this State, and of all other stocks and bonds, owned absolutely by the company:

ACCOUNT OF STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY

STOCKS.

\$87,292 (0) 3,120 4,4(x) Company. 660 shares Chicago, Burlington and Quincy Railroad Com-65,000 00 58,740 00 230 shares Chicago, Bock Island and Pacific Railroad Com-22,000 00 15,620 00 200 shares Chicago and Northwestern Bailroad Company, Freferred Freferred 500 shares Chicago and Northwestern Ballroad Company 400 shares Chicago, Milwankee and St. Paul Railroad Com-40,000.00 19,550 00 Stochards Chicago, Milwaukee and St. Paul Bailrond Com-pany Preferred pany Treferred.
200 shares Union Pacific Ratiroad Company
1000 shares Connecticut and Passumpaic River Ratiroad Com-pany, Guaranteed.
500 shares New York Central and Hudson River Ratiroad.
500 shares Northwestern Telegraph Company. 100,000 00 105,000 00 United States bonds, 4% per cent.

Alabama State bonds, 4 per cent.

Georgia State bonds, 3% per cent.

South Carcolina State bonds, 5% per cent.

Minnesota State bonds, 4% per cent.

Minnesota State bonds, 4% per cent.

Toledo, Ohio, Water-Works bonds, 5 per cent.

New Brunswick, N. J., city bonds, 7 per cent.

Patucket, E. L. town bonds, 7 per cent.

Dubuque, lowa, city bonds, 5 per cent.

Bichmond, Va., city bonds, 4 per cent.

Harlem River and Port Chester Railroad Company bonds.

Guaranteed by New York, New Haven and Hartford Railroad Company; 7 per cent.

Chicago and Western Indiana Railroad Company bonds, 6 per cent. 51,625 00 26,250 00 14,790 00 3,000 00 22,000 00 47,250 00 81,000 00 26,500 00 51,000 00 per cent
Chicago and Western Indiana railroad general mortgage
bonds, 6 per cent
Minneapolis Union railway bends, guaranteed 6 per cent
Cleveland, Colorado, Cincinnati and Indiana consolidated
railway bonds, 7 per cent
Cleveland, Colorado, Cincinnati and Indiana railway sinking house 7 per cent 81,000 00 90,720 00 ing bonds, Ther cent.

Nashville and Decatur first mortgage bonds, guaranteed 7.

Per cent. 50,000 00 58,500 00 50,000 60 58,000 00 Indianapolis and Vincennes railway bonds, guaranteed 7 Chicago and Northwestern Debentures, 5 per cent Albany and Susquehanna fist mortgage bonds, guaranteed West Shore first mortgage bonds, guaranteed, 4 per cent Chicago, Burlington and Quincy railroad debentures, 5 per cent
New York and New England railroad bonds, 7 per cent
City of indianapolis Belt railroad bonds, 8 per cent
Pittsburg, Cincinnati and St. Lonia consolidated railroad
bonds, 7 per cent
Loniaville, Frankford and Lexington railroad bonds, 7 per 100,000 00 117,000 00 61,000 00 cent Cincinnati, Indianapolis, St. Louis and Chicago railroad bouch, 5 per cent Detroit, Lensing and Northern consolidated raffroad bonds, 51,000 00 58,905 00

6 per cent.
Milwankee and St. Pani (Prairie Du Chien division) bonds,
8 per cent.
Iowa Falls and Sionx City bonds, 7 per cent.
Cincinnati, Hamilton and Dayton railroad bonds, 7 per cent.
Canadian Pacific railway first mortgage bonds, 5 per cent.
Montreal Corporation bonds, 4 per cent. Total par and market value, carried out at market value. 5.62 Total Total Amount

For Value. Market Value loaned Thereon loaned thereon. 5.62 Total par and market value, and amount for value. Market Value. loaned Thereon loaned thereon. 5.62,700,00 \$61,969 09 \$30,060 00 \$50 [Interest due and accrued on collateral loans and bank deposits. 5.62 [Interest due and accrued on collateral loans and bank deposits. 5.63 [Interest due and accrued on collateral loans and bank deposits. 5.63 [Interest due and accrued on collateral loans and bank deposits. 5.63 [Interest due and accrued on the company viz. 7 [Interest due and accrued. \$1,862 18; due from other companies for reincurance on losses already paid. 5.63 [Interest due from non-resident stockholders. 5.63 [Interest due and accrued. \$1,862 18; due from non-resident stockholders. 5.64 [Interest due from non-resident stockholders. 5.65 [Interest due from non-resident due from non-resident stockholders. 5.65 [Interest due from non-resident due from non-resident stockholders. 5.65 [Interest due from non-resident due from non-reside Total amount stocks and bonds. 8 3,991,255 00 83.671,997 00
Total per and market value, carried out at market value. III. LIABILITIES.

50,000 00

50,000 00

55,900 00

8 250,519 0

7 per cent
7 per cent
Jefferson Bailroad Company bonds, guaranteed, 5 per cent.
Dayton and Mohigan railway bonds, 5 per cent.
St. Louis and San Francisco railroad and land bonds, 6 per

New York, Lake Eric and Western railroad bonds (first lien),

Net amount of unpaid losses.

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, unearned premiumus, per cent.

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, unearned premiums, pro-Total unearned premiums as computed above.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested viz. State, city, county, or other taxes and assessments, commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$45,000; return premiums contested to the charge of tims—total

Total amount of all habilities, except capital stock and net surplus

9.71 to 9

2.71 to 9

3.00 a

Surplus beyond capital and all other liabilities

2.81 to 9

Aggregate amount of all liabilities, including paid-up capital stock and net surplus. \$6.330-6 1 IV. INCOME.

Gross premiums received in cash without any deduction \$ 3.541,591 88
Leduct only reinsurance, rebate, abatement, and return premiums \$ 3.541,591 88
Net cash actually received for premiums \$ 470,157 13
Received for interest on bonds and mortgages
Received for interest and dividends on stocks and bonds, collateral loans, and from 172,191 3 all other sources
Income received from all other sources—viz., rents.

Gross amount actually paid for losses, including \$184.659.42; losses occurring in previous years.

Beduct all amounts actually received for salvages (whether on losses of the last or of previous years), and all amounts actually received for reinsurance in other companies.

Net amount paid during the year for losses.

Dividends actually paid stockholders (amount of stockholders' dividends declared during the year.

Paid for oammissions or brokerage.

Paid for oammissions or brokerage.

Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.

Paid for Salaries, fees, and all other charges of officers, clerks, agents and all other states.

employes.

Paid for State, national and local taxes in this and other States.

All other payments and expenditures—viz., printing, advertising, traveling and general expenses.

Sworn to in the city of Hartford and State of Connecticut, on the 31st day of December, 1891, by George L. Chase, President, before M. P. Scott, notary public.

J. B. MOORE & CO., Agents, 1106 Main Street, Richmond, Va.